

Amendments to Claims:

The listing of claims will replace all prior versions, and listings of claims in the application.

Listing of Claims:

Claims 1-11 (Canceled)

12. (Currently Amended) A method for facilitating a non-currency-based transaction, the method comprising:

identifying, by a computer based system for facilitating the transaction, a non-currency-based account associated with a non-currency-based program;

converting, by the computer based system, accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;

determining, by the computer based system, that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;

generating, by the computer based system, a secondary transaction number (STN) at a remote server and wherein the STN is associated with the non-currency-based account, wherein the generation of the secondary transaction number (STN) does not include downloading of software modules by a holder of the non-currency-based account ~~use a signed digital certificate~~;

creating, by the computer based system, a STN profile including information relating to a cash equivalent amount available to the STN;

transmitting, by the computer based system, the STN from the remote server;

auto-filling, by the computer based system, the STN into a provided transaction request ~~provided~~;

receiving, by the computer based system, a transaction authorization request including the STN;

authorizing, by the computer based system, the transaction; and

recording, by the computer based system, a record of the transaction in the STN profile.

13. (Previously Presented) The method of claim 12, further comprising designating limited-use parameters and associating the limited-use parameters with the STN.

14. (Previously Presented) The method of claim 12, further comprising:

capturing, by the computer based system, transaction settlement information in a financial capture system;

creating, by the computer based system, an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forwarding, by the computer based system, the transaction settlement information to an accounts receivable system;

recognizing, by the computer based system, that the transaction settlement information includes the STN; and

issuing, by the computer based system, a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

15. (Currently Amended) A non-transitory computer-readable medium having stored thereon sequences of instruction, the sequences of instruction including instruction which when executed by a computer-based system causes the computer-based system to perform operations comprising:

identifying, by the computer based system, a non-currency-based account of the user, the non-currency-based account being associated with a non-currency-based program;

converting, by the computer based system, accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;

determining, by the computer based system, that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;

generating, by the computer based system, a secondary transaction number (STN), wherein the STN is associated with the non-currency-based account, wherein the generation of the secondary transaction number (STN) does not include downloading of software modules by a holder of the non-currency-based account -use a signed digital certificate;

creating, by the computer based system, a STN profile including information relating to a cash equivalent amount available to the STN;

transmitting, by the computer based system, the STN to the user;

~~auto-filling, the STN into a transaction request provided to the merchant by the computer based system by the computer based system, the STN into a provided transaction request;~~

receiving, by the computer based system, a transaction authorization request from the merchant, wherein the transaction authorization request includes the STN;

authorizing, by the computer based system, the transaction; and

recording, by the computer based system, a record of the transaction in the STN profile.

16. (Previously Presented) The medium of claim 15, further comprising: designating limited-use parameters and associating the limited-use parameters with the STN.

17. (Previously Presented) The medium of claim 15, wherein the control logic further comprises:

capturing, by the computer based system, transaction settlement information in a financial capture system;

creating, by the computer based system, an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forwarding, by the computer based system, the transaction settlement information to an accounts receivable system;

recognizing, by the computer based system, that the transaction settlement information includes the STN; and

issuing, by the computer based system, a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

18. (Previously Presented) The method of claim 12, further comprising authenticating, by the computer based system, at least one of: a user with a provider, and a merchant with a provider.

19. (Cancelled).

20. (Previously Presented) The method of claim 12, wherein the record of the transaction in the STN profile includes the STN and the record of the transaction does not include the non-currency-based account identifier.

21. (Previously Presented) The medium of claim 15, further comprising authenticating, by the computer based system, at least one of: a user with a provider, and a merchant with a provider.

22. (Cancelled).

23. (Currently Amended) The ~~method of claim 12 medium of claim 15~~, wherein the record of the transaction in the STN profile includes the STN and the record of the transaction does not include the non-currency-based account identifier.

24. (Currently Amended) A system for facilitating a non-currency-based transaction comprising:

a processor; and

a memory in communication with the processor, the memory for storing a plurality of processing instructions for directing the processor to:

identify, by the computer based system, a non-currency-based account, the non-currency-based account being associated with a non-currency-based program;

convert, by the computer based system, accumulated non-currency-based value in the non-currency-based account into a corresponding cash equivalent;

determine, by the computer based system, that the corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with at least one of a good and a service;

generate, by the computer based system, a secondary transaction number (STN), wherein the STN is generated at a remote server and wherein the STN is associated with the non-currency-based account, wherein the generation of the secondary transaction

number (STN) does not include downloading of software modules by a holder of the non-currency-based account use a signed digital certificate;

create, by the computer based system, a STN profile including information relating to a cash equivalent amount available to the STN;

transmit, by the computer based system, the STN from the remote server;

auto-fill, by the computer based system, the STN into a provided transaction request provided;

receive, by the computer based system, a transaction authorization request, wherein the transaction authorization request includes the STN;

authorize, by the computer based system, the transaction; and

record, by the computer based system, a record of the transaction in the STN profile.

25. (Previously Presented) The system of claim 24, further comprising designating limited-use parameters and associating the limited-use parameters with the STN.

26. (Previously Presented) The system of claim 24, further comprising additional processing instructions for directing the processor to:

capture, by the computer based system, transaction settlement information in a financial capture system;

create, by the computer based system, an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forward, by the computer based system, the transaction settlement information to an accounts receivable system;

recognize, by the computer based system, that the transaction settlement information includes the STN; and

issue, by the computer based system, a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

27. (Previously Presented) The system of claim 24, further comprising additional processing instructions for directing the processor to:

authenticate, by the computer based system, at least one of: a user with a provider, and a merchant with a provider.

28. (Cancelled).
29. (Currently Amended) The ~~method of claim 12 system of claim 24~~, wherein the record of the transaction in the STN profile includes the STN and the record of the transaction does not include the non-currency-based account identifier.